



DEPARTMENT OF BANKING AND CONSUMER FINANCE

Discount Certificate Number 80 To all Applicable Financial Institutions, State of Mississippi

I, John S. Allison, Commissioner, Department of Banking and Consumer Finance, State of Mississippi, hereby certify that for purposes of Section 75-17-33, Mississippi Code of 1972, Annotated, and Attorney General's Opinion dated August 22, 2003, the discount rate on ninety-day commercial paper as established by the Federal Reserve Banks of the Federal Reserve districts of which this state is a part, is (0.25) % per annum.

This rate set forth above is effective from December 16, 2008.

In testimony whereof, I have hereunto set my hand and caused the Seal of the Department of Banking and Consumer Finance, State of Mississippi, to be affixed, this the 16th of December, 2008.



A handwritten signature in blue ink, appearing to read "John S. Allison".

John S. Allison
Commissioner